

Information to identify the case:			
Debtor 1:	Iona B. Smith		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	24-22359-MBK		
	Social Security number or ITIN: xxx-xx-2932		
	EIN: --		
	Social Security number or ITIN: --		
	EIN: --		
	Date case filed for chapter: 13 12/17/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Iona B. Smith	
2. All other names used in the last 8 years		
3. Address	5 Budhollow Lane Willingboro, NJ 08046	
4. Debtor's attorney Name and address	Stacey L. Mullen Law Office of Stacey L. Mullen 2091 N Springdale Rd Suite 17 Cherry Hill, NJ 08003	Contact phone (856) 778-8677 Email: slmullen@comcast.net
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/18/24

For more information, see page 2

In re:
Iona B. Smith
Debtor

Case No. 24-22359-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 18, 2024

User: admin
Form ID: 309I

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:

Recip ID	Recipient Name and Address
db	+ Iona B. Smith, 5 Budhollow Lane, Willingboro, NJ 08046-1631
520486762	+ City Select Auto Sales, Edgewater Park, 4375 A Route 130 S., Burlington, NJ 08016-2249
520486770	+ Timothy Z. Smith, 5 Budhollow Lane, Willingboro, NJ 08046-1631
520486765	+ Willingboro MUA, 433 John F. Kennedy Way, Willingboro, NJ 08046-2123
520486763	+ Willingboro Tax Assessor, 1 Rev Dr Martin Luther King Jr Drive, Willingboro, NJ 08046-2853

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: slmullen@comcast.net	Dec 18 2024 20:55:00	Stacey L. Mullen, Law Office of Stacey L. Mullen, 2091 N Springdale Rd, Suite 17, Cherry Hill, NJ 08003
tr	Email/Text: bnc@russotrustee.com	Dec 18 2024 20:57:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 18 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520486767	^ MEBN	Dec 18 2024 20:52:21	Apex Asset Management, P.O. Box 5407, Lancaster, PA 17606-5407
520486769	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 18 2024 20:55:00	Fortiva Retail Credit, P.O. Box 650721, Dallas, TX 75265-0721
520486761	^ MEBN	Dec 18 2024 20:51:49	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520486766	^ MEBN	Dec 18 2024 20:51:20	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
520486760	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 20:57:00	Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
520486764	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 20:57:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
520486768	^ MEBN	Dec 18 2024 20:52:35	Virtua Health, P.O. Box 71430, Philadelphia, PA 19176-1426

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

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Date Rcvd: Dec 18, 2024

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preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters